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ABSTRACT

This information packet is intended to help providers within the developmental disability service system, individuals with severe disabilities, and families of these individuals in the effort to tap general housing resources. The importance of separating housing and support services is stressed, to prevent dependence on one agency's funding policies and support. The packet is divided into four sections: (1) trusts and housing (including housing trust funds and community land trusts); (2) housing subsidies (including federal "mobile" Section 8 subsidies, "bridge" subsidies through state or local offices, and individual subsidies in conjunction with Medicaid waiver services); (3) housing associations and cooperatives; and (4) organizations/general resources concerned with housing options (including those that specifically focus on community living for people with disabilities and those that focus on low and moderate income housing). Each section is further divided into organizations and resource materials. Each organizational listing includes organization name, address, telephone number, contact person, and a description (based on telephone interviews and review of written resources). For resource materials, information provided includes title, author, publication date, source, telephone number, and descriptive annotation. (DB)

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HOUSING FOR PEOPLE WITH SEVERE DISABILITIES: A COLLECTION OF RESOURCE MATERIALS

Updated by:
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July, 1995

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INTRODUCTION

The Center on Human Policy supports the right of all people with developmental disabilities to lease or own a home and to live as integrated members of their communities. This information packet was designed to assist in the development of home ownership for those who choose this option.

Traditional approaches to housing for people with developmental disabilities as well as for people with low incomes are generally inconsistent with this effort. For example, housing for people with developmental disabilities is typically owned and controlled by service providers, while housing for people with low incomes is often segregated.

Successful efforts at developing home ownership have been possible through collaboration between individuals, their families, advocates, service providers, non-profit housing organizations, bankers, and other interested community members, who have been willing to look at housing in alternative ways. They have been guided by the principles that housing must be stable, controlled by the individual, and integrated in the general community.

One of the lessons learned from their efforts is the importance of separating housing and support services. When housing and support services are tied together, individuals are vulnerable to funding changes and other pressures effecting the agency providing support. Furthermore, they are less free to change agencies from which they receive support services.

It is expected that this packet will be most useful to providers within the developmental disability service system, individuals, and their families, in the effort to tap general housing resources. On the other hand, it is potentially helpful to non-profit housing organizations interested in including people with disabilities. It is divided into four sections: trusts and housing, housing subsidies, housing associations and cooperatives, and organizations/general resources. Each section is further divided into organizations and resource materials.

We are simply familiar with the resources listed here and believe them to be supportive of home ownership and community living for people with developmental disabilities. It is possible, however, that some organizations may promote or develop situations that are inconsistent with this approach.

TRUSTS AND HOUSING

One method of developing home ownership for people with disabilities is through the establishment of trusts. Since 1985, the number of housing trusts has increased more than fivefold in response to the growing demand for housing resources (Center for Community Change, 1989).

Housing trust funds are dedicated sources of revenue (e.g., real estate tax sales, interest on real estate escrow accounts) committed to the purpose of providing low and moderate income housing. They are generally established by local, county, or state government and are usually ongoing and permanent. Some housing trusts have been created on the state level through a budget allocation rather than an ongoing commitment of revenue (Center for Community Change, 1989). Families of people with disabilities can "buy into" these trusts. In addition, private trusts, established for the benefit of individuals or groups, may also include a housing component.

This section also includes a description of an additional type of trust--community land trusts. They promote community control of the land as well as affordability.

Though housing and land trusts have become increasingly popular, it is an alternative that remains relatively untapped for people with disabilities. This section includes several organizations that are potential resources to people interested in developing trusts in their areas.

I. ORGANIZATIONS*: TRUSTS AND HOUSING

Illinois Self-Sufficiency Trust
340 West Butterfield Road, Suite 3-C
Elmhurst, IL 60126
(708) 941-3498
Contact: Paul Medlin, Senior Vice President
Self-Sufficiency Trust Program

The program began in Illinois in March 1988 as a product of research and support through the National Foundation for the Handicapped. The self-sufficiency trust (SST) is a comprehensive life-care planning option that can assist parents and families in meeting some of the long term support needs of their family members with disabilities without losing their governmental benefits. Families can invest modest sums of money in SST and income from the trust can then be spent for long term care, therapy and other services that the person may need. A segment of the trust fund is controlled by a Charitable Trust Fund which accepts residual and donated assets for low-income persons from private contributions, corporations and/or foundations.

SST has developed a computerized data base which they feel offers them the ability to help families prioritize what the person with the disability will need and what SST will be able to provide. They can also pool information and assist groups of people or families with similar needs, interests and resources to work together. Another claimed benefit of such a computer-based system is in aiding the state to look at future service needs. One concern, however, would be that a computerized look at planning a person's future will not take into account individual needs and differences but only increase the systemization of the individuals with disabilities and packaging of their futures. Some families may prefer to establish individual trusts than use a statewide program. SST hopes to develop a nationwide demonstration model that will be adopted by every state.

*Information presented in this resource package is based on telephone interviews and a review of written resources.

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Housing Trust Fund Project
HC2, Box 8132
Frazier Park, CA 93225
(805) 245-0318
FAX (805) 245-2518
Contact: Mary E. Brooks

The Housing Trust Fund Project (HTFP) is a clearinghouse of information about housing trust funds throughout the country and provides technical assistance to organizations and agencies working to create these funds. The Project promotes the involvement of neighborhood organizations to ensure that funds benefit those most in need of housing.

The Housing Trust Fund is a special project of the Center for Community Change, a non-profit organization in Washington, DC that provides technical assistance to organizations throughout the country. A variety of publications are available which address various aspects of creating housing trust funds.

=====

Community Land Trusts
Institute for Community Economics
57 School Street
Springfield, MA 01105
413-746-8660

The Institute for Community Economics is a private, non-profit corporation founded by community residents to remove land and housing from the market to ensure long-term affordability of housing while securing the control of the community over land. Community land trusts (CLTs) provide for a variety of community development activities including construction of new housing, rental housing, housing cooperatives and the rehabilitation of existing structures.

CLTs attempt to meet the needs of people least served by the existing market and prohibit absentee ownership of land and housing. Their goal is to promote ecologically sound land use practices and preserve long-term affordability of housing. CLTs buy or receive gifts of property. The Institute for Community Economics offers a revolving loan fund to communities interested in developing CLTs in order to finance acquisition and construction. The Institute may also cooperate with existing efforts already happening in a community.

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E.F. Schumacher Society
Box 76, RD 3
Great Barrington, MA 01230
(413) 528-1737
FAX (413) 528-4472

The E. F. Schumacher Society is an organization committed to the development of environmentally protective economy at local levels. Among other activities, the Society assists interested groups (not social service organizations) to secure land through a community based trust approach. The idea is when land is community controlled it becomes more affordable and more justly allocated.

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I. RESOURCE MATERIALS: TRUSTS AND HOUSING

TITLE: The community land trust: A new system of land tenure

AUTHOR: Institute for Community Economics

PUBLICATION INFORMATION: 1986, June

Institute for Community Economics
57 School Street
Springfield, MA 01105
(413) 746-8660

This paper presents an overview of what a land trust is and the principles that direct community land trusts. The article takes the reader through a brief description of how the CLT works in relation to problems of how we use our land today. It describes advantages to such an approach.

HOUSING SUBSIDIES

A housing subsidy is simply financial assistance that an individual receives to help with the purchase of a home and related costs. Housing subsidies create greater opportunity for people with disabilities to live in decent, typical housing that would otherwise be unaffordable.

This section includes three types of housing subsidies offered through state level disability service organizations. They are:

- * federal "mobile" Section 8 subsidies which are available throughout the country, but often have long waiting lists;
- * "bridge" subsidies through state, regional or county offices responsible for people with developmental disabilities, commonly used for people waiting for and/or ineligible for Section 8;
- * housing subsidies determined on an individual needs basis in conjunction with the provision of home and community-based Medicaid waiver services.

Housing subsidies can come from many different sources. While disability-specific housing subsidies provide a viable short-term strategy, it is recommended that people explore other generic sources of housing subsidies. In addition to federal and state government, subsidies can come from families and community organizations.

I. ORGANIZATIONS: HOUSING SUBSIDIES

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State of Connecticut
Department of Mental Retardation
Housing Subsidy Program
90 Pitkin Street
East Hartford, CT 06108
(203) 528-7141
Contact: Terry Cote, Director of Program Development

This state-funded subsidy program assists people with mental retardation to meet housing costs attributable to acquiring and using a personal home in the community. The subsidy is available to any person who is eligible for residential services provided by the Department of Mental Retardation, is directly responsible for payment of his or her housing costs, does not have sufficient income or assets to pay for his or her total housing costs, and who has pursued all other funding sources including Housing and Urban Development Section 8 housing subsidies. The subsidy can be used for the following items:

- * rent (including payment for mutual housing and limited equity cooperatives which means residents are also part owners of the development buying shares of the whole rather than just their unit)
- * security deposits
- * utility costs
- * personal property insurance
- * costs related to routine maintenance

Residences must meet safety standards and rents must be reasonable (i.e., less than 130 percent of the fair market rate as established by HUD). The subsidy amount is similar to that available to a person on HUD Section 8 (i.e., the person is expected to contribute approximately 38 percent of his or her total income towards housing costs).

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Central Virginia Community Services
Division of Mental Retardation Services
2235 Landover Place
P.O. Box 2497
Lynchburg, VA 24501
804-847-8065
Contact: Ron Dozier, Mental Retardation Services Director

This community services board in Central Virginia has created a program entitled "the bridge program" in which the State Division of Mental Retardation works closely with the local housing authority in expanding housing subsidy opportunities for people with mental retardation. The Mental Retardation Services Division (MRSD) has devised a way to fund individuals identical to the supports provided by Section 8. In essence, MRSD acts as a "bridge" providing financial support until actual Section 8 funds become available, which can take up to three years. Houses are found by the local housing authority with the same landlords used in Section 8 programs. In this way, transfer to the Section 8 program is easier. Many people have been funded by the program and 7 people currently use the program.

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North Dakota Division of Developmental Disabilities
State Capitol Building-Judicial Wing
660 East Boulevard Avenue
Bismarck, ND 58505
(701) 328-2310
Contact: Sandi Noble

In conjunction with the process of implementing their Home and Community-Based Medicaid Waiver, the North Dakota Developmental Disabilities Division will subsidize housing costs temporarily, when necessary, for a person with developmental disabilities to live in a home or apartment either alone or with up to two other people as long as the person is in control of the residence by lease or ownership. This state supplemental payment is unique in that each person's situation is reviewed individually for financial status, the specific home in which the person will live, the shared expenses of roommates, and the programmatic determination of whether the state will supplement the costs. Even though 50% of adults receiving residential supports in North Dakota live in homes they rent or own, few of the subsidies are necessary (and usually only temporarily) because of the thoroughness with which case coordination services seek and utilize other resources on people's behalf.

HOUSING ASSOCIATIONS AND COOPERATIVES

Individuals involved directly or indirectly in human services are joining with other community members to develop or influence housing associations and cooperatives to include people with disabilities.

Housing associations are non-profit organizations which finance and provide assistance with housing, may develop long term management support services to cooperatives, and create long-term stability of housing options. Housing associations use a variety of strategies to increase the availability of low and moderate income housing. They make homes available to people who ordinarily could not obtain them through conventional channels.

Cooperatives are communities where members own their own homes but share resources and support. Cooperatives may be formed or supported by a housing association. While generic cooperatives that include people with disabilities are a recent phenomenon in the United States, Canadian cooperatives have more experience in this area. For example, in Winnipeg, Manitoba, cooperative communities provide not just the housing assistance people need, but also neighbor to neighbor relationships to support people with disabilities and their families (President's Committee on Mental Retardation, 1995). Generic cooperatives are one means of developing supported community living alternatives for people with disabilities.

Human service organizations in the United States are just beginning to recognize the potential for integration through collaboration with housing organizations and cooperatives. In particular, development of housing through associations (instead of facility development by agencies) enables people with disabilities to continue to live in their home even if their relationship with the service providing agency changes. Though there may be many, this section lists the few organizations which we know to have experience in including people with disabilities.

I. ORGANIZATIONS: HOUSING ASSOCIATIONS AND COOPERATIVES

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The Center for Cooperative Housing
1614 King Street
Alexandria, VA 22314
(703) 684-3185
FAX (703) 549-5204

The Center for Cooperative Housing is a subsidiary of the National Association of Housing Cooperatives. Its purpose is to provide technical assistance to community-based groups, resident associations, non-profit organizations, and government agencies in their efforts to develop housing cooperatives for low and moderate income people. It "serves as a national clearinghouse for those interested in creating housing cooperatives," linking "interested resident and sponsor groups and property owners who are interested in selling their properties to existing residents with service providers capable of offering...legal, organizational, marketing and training services."

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Coop Initiatives, Inc.
999 Asylum Avenue, Suite #508
Hartford, CT 06105
(203) 724-4940

Coop Initiatives is a non-profit housing developer which creates permanently affordable housing in suburban communities in Connecticut. It's mission is to develop affordable housing for families with low-to-moderate incomes and to pioneer in the creative of new independent living options for people with disabilities. In addition to developing cooperatives, the organization assists people with disabilities in planning and obtaining the support they will need to live in homes of their own.

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Perry Housing Association
Box 78
Shawnee, OH 43782
(614) 394-1171
Contact: John Winnenberg or Sandra Landis

This housing association, serving Perry County, Ohio, attempts to make homes available to people who cannot ordinarily afford to rent or own homes. The association seeks no-interest or low-interest loans and purchases homes that can be rented or sold to people

who cannot obtain homes through conventional means. The housing association originally involved approximately 15 people from all walks of life. It is run by its members who are either looking for or purchasing homes through the assistance of the organization. The association works with Residential, Inc., a residential support service agency, in order to provide opportunities for people with disabilities to secure housing outside of the human service system, in an integrative setting.

=====

The National Association of Housing Cooperatives
1614 King Street
Alexandria, VA 22314
703-549-5201

This is a non-profit national federation of housing coops, including professional organizations and individuals. The purpose of the organization is to promote the interests of cooperative housing communities. The association produces a bi-monthly newsletter as well as an annual journal. It also offers training workshops which provide technical assistance on how to develop a cooperative. A variety of materials and information on cooperative housing and its development are available for a nominal fee.

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Prairie Housing Cooperative
100-113 Market Avenue
Winnipeg, MB R3B 0P5
CANADA
(204) 943-3392
Contact: Dawn Gair
c/o Murdoch Management, Inc.
757 Henderson Highway
Winnipeg, MB R2K 2K7
CANADA

Prairie Housing Cooperative, established in 1982, is a non-profit housing association which is operated by people with disabilities and non-disabled individuals throughout Winnipeg. The cooperative has established several "clusters" of houses in which non-disabled neighbors and housemates offer practical support to members with disabilities. Some in-home paid supports are also provided through other agencies. Some funding for the cooperative comes from housing subsidies provided through the Canada Mortgage and Housing Corporation (equivalent to Housing and Urban Development in the United States) and Manitoba Housing (Provincial Government).

More details about this cooperative and its relationship to L'Avenir, a separate cooperative providing supports to people with disabilities, are included in the resource article People caring about people described at the end of this section.

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The Reservoir Cooperative
Madison Mutual Housing Association
200 North Blount Street
Madison, WI 53703
608-255-6642

(Excerpted from information produced by the Housing and Technical Assistance Project)

This non-profit venture was developed by community members who represented people with disabilities and a housing developer. Residents of the cooperative are also part owners of the development. The cooperative apartment complex was designed to meet the needs of different types of people and the concept was conceived with the goal of creating an integrated and multi-generational living environment.

Financing for the project included local community development agencies throughout the City of Madison, tax-exempt bond financing, and funds from the Madison Mutual Housing Association. Through support from Options in Community Living, a private, non-profit residential support agency, people with disabilities receive necessary services in their homes.

Since residents are members of the cooperative but do not solely own the units, they can still use housing assistance payments such as Section 8 certificates.

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NABORS, Inc. (Neighbours Allied for Better Opportunities in
Residential Support)
2 Carlton Street, Suite 1001
Toronto, ON M5B 1J3
CANADA

NABORS is a non-profit organization incorporated in 1984 in Toronto. It is an organization which is committed to assisting up to 12 individuals with disabilities to live as valued and contributing members of two housing cooperatives--Courtyard Housing Cooperative and CHORD Housing Cooperative. Both coop communities are committed to the creating of welcoming, inclusive, supportive communities representing people of various ages, income levels, abilities, and cultural origins. NABORS will work in conjunction with CHORD and Courtyard coops to create a supportive community.

II. RESOURCE MATERIALS: HOUSING ASSOCIATIONS AND COOPERATIVES

TITLE: Innovation in the way people with disabilities can be supported to live and participate in community life

AUTHOR: Chernets, G.

PUBLICATION INFORMATION: 1995

In L. Nadel & D. Rosenthal (Eds.), Down syndrome: Living and learning in the community (pp. 256-262). New York: Wiley-Liss, Inc.

This chapter, written by a parent of three daughters, two of whom have disability labels, describes the development of two housing cooperatives and a support organization which works in conjunction with cooperatives to support members with disabilities. The coops--Courttyard and CHORD--are committed to the creating of welcoming, inclusive, supportive communities representing people of various ages, income levels, abilities, and cultural origins. The support organization, NABORS, works in conjunction with the coop communities. In addition to describing the philosophy and organizational structure of the coops and NABORS, the author discusses some of the experience of her daughter, Kerrie, within the coop.

TITLE: Introduction to cooperative housing

AUTHOR: Page, S.

PUBLICATION INFORMATION: updated 1991

Coop Initiatives, Inc.
999 Asylum Avenue, Suite #508
Hartford, CT 06105
(203) 724-4940
203-523-0890

COST: There will be a minor charge for postage and copying.

This article is a brief and easy introduction to understanding cooperative housing in the United States. The article points out the potential that coop members have to build a strong sense of community and support. While functioning as a business corporation, the

whole concept of the coop is based on involvement of the members. Though there is an elected board to manage day-to-day operations, membership involvement is highly encouraged and training programs are offered to members regularly.

The reader is provided a range of information about ways to establish cooperative housing, such as constructing new buildings, rehabilitating and purchasing existing structures, or leasing a building and having the cooperative manage that building. Examples of both coops and funding possibilities in places such as Connecticut, Massachusetts and Wisconsin offer the reader some concrete examples of how such projects have managed to find success.

Also addressed is the creation of mutual housing associations, which ensure that the return on capital investment of original projects is used to develop future housing options and provide long-term stability. This is another avenue that has been taken by groups of people, organizations and governmental bodies interested in housing development for low and moderate income people or to develop long term management support services to several independent coops. This article clarifies basic questions about establishing cooperatives as well as pointing out their many benefits.

TITLE: The impact of coop housing on quality of life, community participation and use of natural supports

AUTHOR: Espinola, D.

PUBLICATION INFORMATION: 1993

National Institute on Disability and Rehabilitation
Research (NIDRR)
Office of Special Education and Rehabilitative Services
U.S. Department of Education
400 Maryland Avenue, S.W.
Washington, DC 20202

This is a short, final report to NIDRR on a series of three studies whose aim was to determine the benefits of cooperative housing for people with significant disabilities. The objectives of the study were, respectively:

1. To determine whether people with significant disabilities who live in coops achieve a better quality of life, more community involvement and use of natural supports than people with disabilities who live in other types of housing.

2. To compare the quality of life and level of community involvement for people with disabilities who live in coops with that of their non-disabled neighbors.
3. To determine how well the Coop Initiatives model meets the housing needs of people with significant physical disabilities.

The results of the studies indicated that the coop model does have potential for significantly improving the quality of life of people with disabilities. Some of the implications noted by the author are:

1. That "...people with disabilities should have the same housing options as those without disabilities."
2. That "...more should be done to offer affordable coop housing to people with significant disabilities as an alternative to...less satisfying housing options."
3. And that "...the federal government and...states should be encouraged to prioritize affordable housing funds for coops."

TITLE: People caring about people: The Prairie Housing Cooperative

AUTHOR: Kappel, B., & Wetherow, D.

PUBLICATION INFORMATION: 1986

Entourage, 1(4), Autumn 1986.

Available from:
 The Canadian Association for Community Living
 Kinsmen Building, 4700 Keele Street
 Downsview, ON M3J 1P3
 CANADA
 (416) 661-9611

This article describes the Prairie Housing Cooperative which in 1986, owned an eight-story apartment building with approximately 30 apartments as well as several clusters of homes across the City of Winnipeg. The cooperative includes a small number of people with disabilities living with non-disabled people. Locations were chosen close to other family members, employment opportunities, church connections and friends. In each of the five neighborhoods, the cooperative purchased clusters of two to four neighboring houses or apartment units with no more than two people with disabilities living in a home.

The Prairie Housing Cooperative has restricted itself to providing housing and supports for members with mental handicaps. Since all coops in Canada have a designated purpose (i.e., low income, young families), housing is separated from paid services to insure the service relationship does not affect the security of the person's housing.

The cooperative was developed in response to one man's need to leave the institution. A group of people got together and arranged for housing and support for him, which over time resulted in the cooperative. Funding was procured from the Canadian Housing and Mortgages Corporation (CHMC) through its social housing program (which subsidizes mortgages for coop homes by providing low interest loans). The Manitoba Department of Cooperative Development helped establish the structure of the cooperative and the regional office of CHMC helped purchase the first 18 units.

TITLE: Publications list

AUTHOR: National Association of Housing Cooperatives

PUBLICATION INFORMATION: updated regularly

National Association of Housing Cooperatives
1614 King Street
Alexandria, VA 22314
703-549-5201

For a nominal fee, this organization offers a publications list that covers every area of cooperative development, ranging from general information in various media, the structure and workings of the Board of Directors, cooperative membership, operating and maintaining housing cooperatives, developing cooperatives, samples of coop documents and forms, and other housing reference materials.

TITLE: Madison Mutual Housing Association and Cooperative: "People and housing building communities"

AUTHOR: Racino, J. A.

PUBLICATION INFORMATION: 1993

In J. A. Racino, P. Walker, S. O'Connor, & S. J. Taylor (Eds.), Housing, support, and community: Choices and strategies for adults with disabilities (pp. 253-280). Baltimore: Paul H. Brookes Publishing Co.

This chapter provides a description of the Madison Mutual Housing Association (MHA) and MHA Cooperative. The MHA develops affordable housing for a diverse group, including people with developmental disabilities, which the Cooperative manages housing. The first part of the chapter describes how the organizations operate including stories of people involved. The second part uses the experiences of organizations to draw out lessons for the disability field as it moves toward collaboration with general housing options. Included are principles for creating housing options and issues regarding the relationship between housing and support.

TITLE: Community sponsorship of housing cooperatives

AUTHOR: Wilcox, R.

PUBLICATION INFORMATION: 1987

National Association of Housing Cooperatives
1614 King Street
Alexandria, VA 22314
703-549-5201

COST: \$5.00

This booklet discusses advantages and disadvantages of housing cooperatives, what community sponsors can expect from a cooperative, types of housing cooperatives in the United States, and information on how to start a cooperative. The booklet also discusses mutual housing associations (MHA) which are not used extensively in the United States, but may be in the future.

A MHA is housing produced, owned and operated by a not-for-profit, public interest organization where those who develop the housing and those who will live in it join together in membership. The MHA is the umbrella organization that then can sponsor single and multifamily non-profit cooperatives, condominiums and rental housing. The booklet is brief and offers a good overview of some basic questions related to housing cooperatives.

ORGANIZATIONS/GENERAL RESOURCES CONCERNED WITH HOUSING OPTIONS

This section is more broad in scope than previous sections. It includes two major types of organizations and resources. They are:

- * those that specifically focus on community living for people with disabilities and which have an interest in promoting integrated housing options. Many of these sources will be helpful not only in the development of housing opportunities but also in developing the supports people need to live in their own homes and become involved in their communities.
- * those that focus on low and moderate income housing issues and may or may not have specific interest in people with disabilities. As stated in the introduction, we have reservations about implementing low and moderate income housing approaches with people with disabilities. These sources should be considered with caution toward potentially segregating practices.

These organizations and resources represent only a selection of the increasing amount of information available.

I. ORGANIZATIONS

Center for Community Change
through Housing and Support
Trinity College of Vermont
208 Colchester Avenue
Burlington, VT 05401
(802) 658-0000
FAX (802) 863-6110
Contact: Paul Carling, Director

The Center for Community Change through Housing and Support, based at Trinity College of Vermont, is a national research, dissemination, training, and technical assistance organization focused on housing and on the full range of community supports that individuals with psychiatric disabilities need to fully participate in community life. The Center provides a publications list that can be ordered for a minimal fee. The publications offer information and resources pertinent to all disability groups in relation to housing issues.

Research and Training Center
on Community Integration
Center on Human Policy
Syracuse University
805 South Crouse Avenue
Syracuse, NY 13244-2280
(315) 443-3851
FAX (315) 443-4338
Contact: Steven J. Taylor, Director

The Center on Human Policy (CHP) is a national center conducting research and providing technical assistance, training and information on supporting people with the most severe developmental disabilities in the community. As part of its work concerning individualized supports for adults, the CHP is examining a variety of service approaches, including home ownership by people with disabilities, the separation of housing and support components, individualized and flexible supports, ties between individual assessment, planning and funding, and control by people with disabilities of housing and services.

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Research and Training Center
on Community Living
University of Minnesota
University Affiliated Programs
212 Pattee Hall
150 Pillsbury Drive, S.E.
Minneapolis, MN 55455
(612) 624-4848
FAX (612) 624-9344
Contact: Charlie Lakin

This national center carries out research, training and technical assistance activities related to integrated community living for people with developmental disabilities. Areas of concentration include: evaluation and technical assistance for deinstitutionalization and community services for individuals with severe disabilities living in the community, establishing and maintaining social relationships and networks, self-determination and self-advocacy, recreation and leisure activities, alternative communication methods, service financing and quality assurance, assistive devices, crisis intervention and behavioral support capacity building, community, and personnel recruitment, training and retention, and other areas.

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Research and Training Center
for Accessible Housing
North Carolina State University
School of Design
Box 8613
Raleigh, NC 27695-8613
(919) 515-3082 (V/TT)
FAX (919) 515-3023
1-800-647-6777 (information)
Contact: Ron Mace, Director

In July 1989, a new Center for Accessible Housing, funded by the National Institute on Disability and Rehabilitation Research, was created at the School of Design at North Carolina State University. The Center's purpose is to improve information and provide technical assistance and training for the design of accessible housing and products for use in the home.

The Center will:

- * collect and distribute the best accessible housing information available;
- * conduct research to test ideas and develop new information on accessible housing;
- * provide training for designers and others in the building industry;
- * offer technical assistance to families, companies and agencies; and,
- * develop training for therapists, family members, people with disabilities, builders and designers.

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McAuley Institute
8300 Colesville Road, Suite 310
Silver Spring, MD 20910
(301) 588-8110
FAX (301) 588-8154

This non-profit corporation assists local efforts to improve and develop permanent low and moderate income housing. It provides technical and financial assistance in developing community-based housing.

As part of their technical assistance program, the Institute helps with project planning for housing development, building networks of housing advocates, assisting in project review, and developing management programs for low-income housing projects. The Institute also has a revolving loan fund from which it lends money for the acquisition and/or construction of low cost housing.

Available also at the Institute is a databank of over 2,000 organizations that are involved in providing housing for people with low income. The databank includes information on publications, funding sources, case studies, coalitions, and proven techniques.

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Institute for Community Economics
57 School Street
Springfield, MA 01105
(413) 746-8660

The Institute for Community Economics provides technical assistance, training, and financing to community based non-profit organizations on housing and job needs. Specifically, in the area of housing, it supports organizations such as community land trusts and limited equity housing cooperatives which produce low cost housing and preserve long term affordability. The Institute also operates a revolving loan fund capitalized by loans from socially concerned investors. A series of publications related to community investments, community land trusts, and loan funds are available.

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Women's Institute for Housing
and Economic Development
43 Kingston Street, 2nd Floor
Boston, MA 02111
(617) 423-2296

This non-profit organization provides housing and economic development expertise in regard to women who head families, have limited resources, and live in substandard conditions. It offers technical assistance, information and education to community groups who serve low income women and their families. The Institute assists community groups to initiate programs in housing, identify and access financing and other resources, and acquire property.

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Habitat for Humanity
Habitat and Church Streets
Americus, GA 31709
(912) 924-6935
(There are also regional offices throughout the U.S.)

Habitat for Humanity is an ecumenical Christian housing ministry that has worked internationally to build a sense of community by having people of all financial means work together to create decent housing. Projects are developed on a local level and are determined on the basis of need, family size and ability to re-pay loans as well as a willingness to volunteer time on a particular project.

Habitat has recently written a statement of purpose for people with disabilities and plans to develop funds which would provide loans and grants to projects for families with members with disabilities. The group has also been involved in creating some barrier free environments.

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Local Initiative Support Corporation (LISC)
733 Third Avenue, 8th Floor
New York, NY 10017
(212) 455-9800

This non-profit organization channels private sector funds to non-profit community based development corporations (CDCs) which are professional organizations. LISC acts as part funder and project broker to help the CDCs work with banks and local governments to build decent low-income housing. In each area or community in which they are involved, corporations and foundations contribute funds that are matched by the national LISC. LISC seldom finances more than 20% of any one project, but often its involvement encourages further involvements by other local investors and government. LISC also looks at creative ways to adapt high finance instruments for use by CDCs.

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National Low Income Housing Coalition (NLIHC)
1012 14th Street, N.W., #1200
Washington, DC 20005
(202) 662-1530

This broad-based coalition is working with a growing number of state-based low income housing coalitions whose job it is to educate, advocate, and organize for the creation of decent affordable housing for people with low incomes.

NLIHC is also associated with the Low Income Housing Information Service, a non-profit research and education organization, which publishes a monthly newsletter and sponsors several special projects that provide specialized technical assistance support and resource information.

The organization also offers a publications list that includes information on low income housing needs, federal housing policy and the budget, and papers on selected legislation and congressional testimony related to low income housing.

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A Home of My Own
Rhode Island Department of Mental Health, Retardation and
Hospitals and Rhode Island Housing Mortgage Finance Corporation
Division of Developmental Disabilities
600 New London Avenue
Cranston, RI 02920
(401) 464-3234
Contact: Robert L. Carl, Jr.
Susan L. Babin

A Home of My Own is a demonstration project developed through Rhode Island's Department of Mental Health, Retardation and Hospitals and the Housing Mortgage Finance Corporation. It is using grant funds and other financing including deferred payment second mortgages to further reduce the monthly mortgage, to assist people with developmental disabilities in purchasing their own homes or condominiums. The project also develops individualized supports and services to these individuals.

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National Action Coalition for Disability
Rights in Housing
501 S.W. Jackson Street, Suite 100-B
Topeka, KS 66603-3300
(913) 233-4572

National Action Coalition for Disability Rights in Housing is a national, cross-disability coalition who, through an array of activities including education, lobbying, publicity and legal action, work on the federal, state and local levels to ensure that the civil and human rights of persons with disabilities are recognized and fully honored in the provision of housing, and that the independent living and consumer/survivor models--based on consumer control, consumer choice, integrated living and visiting options and freedom from mandated services--are followed in the development and management of housing.

The coalition includes individuals, groups and advocates of persons with all types of disabilities, and operates in ways that affirm the civil and human rights of people regardless of their disability, gender, race, ethnicity, national origin, religion, sexual orientation, age or color.

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National Home of Your Own Alliance
Institute on Disability
University of New Hampshire
125 Technology Drive
Durham, NH 03824
1-800-220-8770

The National Home of Your Own Alliance is a technical assistance center funded by a cooperative agreement with the Administration on Developmental Disabilities. The Alliance is currently working in eight states to develop local demonstrations of home ownership and control. The Alliance intends to negotiate agreements in 23 states over the next five years, building coalitions of housing and disability organizations led by individuals with disabilities, their families, friends and advocates. In addition to state technical assistance, the Alliance is developing a national information clearinghouse and conducting policy research and evaluation in collaboration with the Center for Accessible Housing in North Carolina, United Cerebral Palsy in Washington, DC, Coop Initiatives in Connecticut, Institute on Disability at Temple University in Pennsylvania, and the Human Services Research Institute in Massachusetts. Its goal is to leave in place an infrastructure of exemplary practices and public and private sector partnerships, linking the home mortgage and social service industries to better serve people with disabilities.

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Communitas, Inc.
730 Main Street
Manchester, CT 06040
(203) 645-6976

Communitas Inc, is an organization that assists people to network, provides educational materials, conducts seminars and conferences, and stimulates creative projects concerning the full participation of children and adults with disabilities and community life.

For people interested in pursuing home ownership, Communitas may provide connections with others who have similar interests and experience. The organization also offers several general resource materials that may be helpful. For example, The Whole Community Catalogue is a publication that includes a brief section on housing with an overview of issues related to cooperative housing and cohousing (where a community of people have separate dwellings but share some common space and resources.)

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Supported Community Living
220 West Main Street
Midland, MI 48640
(517) 631-4439
FAX (517) 832-5528
Contact: Rebecca Shuman
Myrna W. Bartlett

Supported Community Living is a coalition of The Arc of Midland, Michigan, the David Reece Fund, and Services for People with Developmental Disabilities Midland-Gladwin Mental Health. The coalition is working in cooperation with the Department of Social Services to provide low cost housing and supported living opportunities for people with developmental disabilities. These services are directed by the individuals and their families.

Supported Community Living is interested in sharing what it has learned in this effort, particularly related to collaboration between agencies, individuals and their families. It is currently in the process of developing training materials and technical assistance services. It currently offers the opportunity to visit individuals living in their own homes and learn how these situations were made possible. There is a fee for these visits. For more information, contact persons listed above.

II. RESOURCE MATERIALS

TITLE: Your place or mine: A handbook for home ownership

AUTHOR: Laux, B., & Moran-Laux, C.

PUBLICATION INFORMATION: 1991

Creative Management Associates
P.O. Box 997
Bethel, ME 04217
(207) 824-4044

The focus of this book is on people seeking housing options in the State of Illinois. However, the authors explain that the contents and ideas are applicable to others. The book includes information on housing options, understanding the fundamentals of real estate, a guide for budgeting, and a chapter about developing relationships and choosing roommates.

TITLE: Housing policy and people with disabilities: Overview, annotated bibliography and resource list

AUTHOR: Lipoff, E., & Watson, S.

PUBLICATION INFORMATION: 1993, May

Berkeley Planning Associates
440 Grand Avenue, Suite 500
Oakland, CA 94610-5085
(510) 465-7884

This bibliography was compiled to address broad policy issues related to housing for people with disabilities. It does not focus directly on strategies or information on creating housing opportunities. It is divided into two areas: mainstream accessible housing and supported housing or living arrangements.

TITLE: A survey of legal and financial planning issues in the Home of Your Own (HOYO) Project

AUTHOR: Macintosh, J. D.

PUBLICATION INFORMATION: 1994

University of New Hampshire
Institute on Disability
125 Technology Drive
Durham, NH 03824
1-800-220-8770

Based on the experience of supporting people in New Hampshire and other states to own homes, this article provides an overview of some of the "pitfalls and potential solutions" to legal and financial issues. It is divided into two major sections. The first section addresses how to preserve eligibility for and maximize the use of medicaid benefits. The second section addresses Department of Labor and IRS issues such as how to arrange companion and roommate support.

TITLE: Letting go, moving on: A parent's thoughts

AUTHOR: Moore, C.

PUBLICATION INFORMATION: 1993

In J. A. Racino, P. Walker, S. O'Connor, & S. J. Taylor (Eds.), Housing, support, and community: Choices and strategies for adults with disabilities (pp. 189-204). Baltimore: Paul H. Brookes Publishing Co.

Cory Moore was a professional in the developmental disability service system as well as a parent of a child with a disability. She wrote this chapter from her parent perspective. It describes the experience of supporting her daughter to move away from home; first to live in a group home and eventually a home of her own. Many parents will find the chapter helpful as she relates the feelings and dilemmas she experienced and shared with other parents in this process. She discusses the limitations of group home living and the advantages and risks of home ownership.

TITLE: Responding to HUD's "Housing for persons with disabilities": Debunking the myths and recommending policies we can live with

AUTHOR: National Action Coalition for Disability Rights in Housing

PUBLICATION INFORMATION:

National Action Coalition for Disability Rights in Housing
501 S.W. Jackson Street, Suite 100B
Topeka, KS 66603-3300
(912) 233-4572

This report, addressed to HUD, provides a critique of the department's policies that effect people with disabilities. In the first part of the report, the Coalition challenges the "myths" that underlie housing policies. For example, it challenges the assumption that "mini-institutions" such as group homes can be considered "housing" for people with disabilities even though they are not considered housing for people without disabilities. The report ends with very specific recommendations for revising HUD policies to increase availability of resources, increase consumer control, and protection of the rights of people with disabilities.

TITLE: Shelterforce

AUTHOR: National Housing Institute

PUBLICATION INFORMATION:

National Housing Institute
439 Main
Orange, NJ 07050

COST: \$18.00/year

This is a bi-monthly publication of the National Housing Institute which serves a network of housing advocates and professionals with information about affordable housing strategies, industry issues, and workshops and events taking place in the area of housing. Other purposes of the publication are to build a national network of tenant and housing groups, to provide resources and information on the creation and preservation of decent, affordable housing for all, and to promote neighborhood development in the promotion of housing options.

TITLE: Extending the American dream: Home ownership through creative financing

AUTHOR: New Hampshire Home of Your Own Project

PUBLICATION INFORMATION: 1995

Institute on Disability
University of New Hampshire
125 Technology Drive
Durham, NH 03824
1-800-220-8770

The Home of Your Own Project in New Hampshire was designed to promote home ownership for people with disabilities. One of the activities of this project was to demonstrate that people with developmental disabilities have the financial capacity to sustain home ownership and how services can be designed to support people in these situations on an ongoing basis. This report provides a profile of 16 people who now own their own homes through working with this project.

TITLE: Housing policy and persons with mental retardation--A report of the working group on housing to the Presidential Forum: The President's reform agenda and people with mental retardation and the President's Committee on Mental Retardation

AUTHOR: President's Committee on Mental Retardation

PUBLICATION INFORMATION: 1995

President's Committee on Mental Retardation
Room 5325
300 Independence Avenue, S.W.
Washington, DC 20201
Contact: Gary Blumenthal
(202) 619-0634

This report to the President's Committee on Mental Retardation lays out 10 broadly recommended goals in housing for persons with mental retardation, and then addresses 5 questions to policy and programmatic actions to contribute to the Committee's efforts to achieve the goals. These 5 questions include:

- * What is currently known about housing for persons with mental retardation and what needs to be learned about it?
- * What are the emerging successful and promising practices in policy and programs in providing normal housing for persons with mental retardation?
- * What is the nature and organization of current federal, state and local housing and associated programs that affect housing for persons with mental retardation?
- * What are the existing challenges and barriers in current policy and practices that impede access to the housing people want and need?
- * What should the federal and state governments do and encourage others to do that will improve access to appropriate desirable housing for persons with mental retardation?

TITLE: Housing, support, and community: Choices and strategies for adults with disabilities

AUTHOR: Racino, J. A., Walker, P., O'Connor, S., & Taylor, S. J. (Eds.).

PUBLICATION INFORMATION: 1993

Paul H. Brookes Publishing Company
P.O. Box 10624
Baltimore, MD 21285-9945
1-800-638-3775

COST: \$32.00

This forward-looking book records the new directions and creative strategies that are emerging today to support adults with severe disabilities in the homes and communities of their choice. This practical book untangles the complexities of housing and support financing, explores alternative avenues to home ownership, examines the important distinctions between support and supervision, discusses new consumer-directed decision making, and reviews the implications for changes in social service systems. Case studies provide in-depth illustrations of the new principles of supportive living at work.

TITLE: In search of housing: Creative approaches to financing integrated housing

AUTHOR: Randolph, F., Laux, R., & Carling, P.

PUBLICATION INFORMATION: 1987

Center for Community Change
through Housing and Support
Trinity College of Vermont
208 Colchester Avenue
Burlington, VT 05401
(802) 658-0000

COST: \$15.00

This monograph outlines and identifies effective resources in relation to housing opportunities for people with labels of mental illness. It highlights the economics of housing, offers more specific insight into understanding real estate language, and discusses private investor ownership and financing strategies for consumer and family ownership. An overview of government programs which finance housing on a federal, state and local level is included. Finally, it addresses issues of implementation of integrated housing offering a six step process of what should be looked at in such a pursuit. The reader is provided with a list of references and a bibliography. Though the text focuses on the mental health system, it offers a great deal of useful information applicable for people and agencies desiring to understand integrated housing for other individuals.

TITLE: Housing is for everyone: Affordable homes for people with disabilities

AUTHOR: Raymond, B.

PUBLICATION INFORMATION: 1992

The New Hampshire Developmental Disabilities Council
Concord Center
10 Ferry Street, Box 315
Concord, NH 03301
(603) 271-3236

This booklet, though written to offer specific advice to New Hampshire residents, is a very good overview of housing options. It includes chapters that explain home ownership, public assistance programs, cooperatives, mortgage programs, and supports. The booklet is written clearly, simply, and includes concrete strategies.

TITLE: New housing policy for America: Recapturing the American dream

AUTHOR: Schwartz, D. C., Ferlauto, R. C., & Hoffman, D. N.

PUBLICATION INFORMATION: 1988

Temple University Press
Broad and Oxford Streets
Philadelphia, PA 19122
(215) 787-8787

This book examines what the 1980s has brought to the area of housing in terms of a decline in home ownership, increase in homelessness and decrease in affordable and available rental units, and discusses what challenges will be faced in the 1990s.

In the 1990s, most analysts agree that at least four demographic trends are likely to pose challenges to housing policies: (1) the huge increase in the number of people 75 years and older; (2) the sharp upturn in the number of single people living alone and single parent female headed households; (3) the increase in young families in early years of home buying; and (4) the larger concentration of poor families.

The number of very low income Americans is expected to increase by almost 6 million by the 1990s and experts fear that, by the year 2000, one third of all Americans and 70% of the poor will confront inadequate and unaffordable housing. The book discusses state programs in the 1980s which must be considered in national housing policy yet these alone cannot meet the housing needs that exist and will continue to arise.

The book offers a good overview of the housing issues related to policies, but is not creative in generating solutions for the elderly and people with disabilities. It includes a variety of options presently being used such as group homes. They do talk, however, about shared housing and staying with family and friends and look at some programs as being untapped (e.g., ECHO, a model from Australia which has small houses around a central area). It offers a very good overview of the housing situation in America today.

TITLE: Regenerating a community: The story of Residential, Inc.

AUTHOR: Shoultz, B.

PUBLICATION INFORMATION: 1993

In J. A. Racino, P. Walker, S. O'Connor, & S. J. Taylor (Eds.), Housing, support, and community: Choices and strategies for adults with disabilities (pp. 281-298). Baltimore: Paul H. Brookes Publishing Co.

This chapter is a case study of Residential, Inc., a small agency in rural Ohio that has reorganized its services from operating group homes to assisting people to live in homes of their own. The study describes some of the dilemmas they faced and strategies they developed in creating housing opportunities, including changing staff roles and developing better problem solving strategies. Their work eventually evolved into the effort to build a strong community and led them to develop the Perry County Housing Association which is also described in the chapter.

TITLE: Life in the community: Case studies of organizations supporting people with disabilities

AUTHOR: Taylor, S. J., Bogdan, R., & Racino, J. A. (Eds.).

PUBLICATION INFORMATION: 1991

Paul H. Brookes Publishing Co.
P.O. Box 10624
Baltimore, MD 21285-0624
1-800-638-3775

COST: \$30.00

Based on a 21-state, 5-year study, this book reports on innovative community integration efforts around the country. Comprehensive case studies are organized around three themes--families and their children; housing, homes, and support for adults with disabilities; and the role of community and society in integration. The housing section begins with a discussion of principles to guide the development of integrated housing situations. This introduction is followed by case studies, two of which are organizations that support people to own homes.

TITLE: What should I know about residential services

AUTHOR: Turnbull, R. H., Turnbull, A. P., Bronicki G. J., Summers, J. A., & Gordon-Roeder, C.

PUBLICATION INFORMATION: 1989

In Turnbull, R. H., Turnbull, A. P., Bronicki G. J., Summers, J. A., & Gordon-Roeder, C. (1989). Disability and the family: A guide to decisions for adulthood. Baltimore, MD: Paul H. Brookes Publishing Co., P.O. Box 10624, Baltimore, MD 21285-0624.

COST: \$29.00

This chapter is included here because it is written specifically for families and includes a section on consumer and family home ownership. It discusses types of creative financing that can be used, and emphasizes the importance of careful and detailed planning. It also offers a case example of how one family created the ability for their son to own his own home.

GLOSSARY

Community based development corporation is a local organization or group which shares a common goal to work together in building and developing stronger communities.

Community development entails a variety of activities done within or on behalf of a community to add to or enhance it in some way. It may include housing construction, developing cooperatives or rehabilitation of structures.

Community land trusts are private, non-profit organizations which acquire and hold land for the benefit of the community. They provide secure and affordable access to land and potential housing for community residents.

Cooperative housing is joint corporate ownership of a housing development by those who reside on the premises. There are two types of cooperatives, market coops where units are bought and sold at market prices, and limited equity cooperatives where housing affordability is maintained over the long term.

Dedicated sources of revenue are sources of capital obtained through interest generated by investments, development fees, or surtax in a particular fund (i.e., housing trust fund or another trust fund). This capital is then dedicated for the use of that particular group.

Enterprise foundation is a non-profit organization working with neighborhoods and community organizations to help low income people obtain affordable housing and jobs.

Equity is the interest or value that an owner has in his or her property over and above any mortgage indebtedness.

Farmers' Home Administration (FmHA) provides housing loans to low to moderate income families in rural areas. Loans are particularly used for construction, repair, purchase of housing, adequate sewage disposal, purchase or installation of essential equipment, or to purchase a site to place a dwelling.

Federal mortgage insurance Section 213 ("Cooperative Housing Insurance") is a program available to non-profit cooperative housing organizations or trusts that construct homes for members of trust beneficiaries.

Housing and Urban Development (HUD) Section 202 is currently the major source of financing for the development of rental housing for low and moderate income people with disabilities.

Local initiative support corporation is a non-profit organization that acts as a funder and broker to assist community based development corporations in working with local governments and banks to build low cost housing.

Mortgage insurance is a program offered through HUD and administered by the Federal Housing Association (FHA), a branch of HUD, which insures approved FHA lenders against loss on mortgages placed by them. Mortgage insurance does not provide direct loan funds but insures loans made by financial institutions.

Mutual housing association is an organization interested in developing and preserving housing stock over the long-term. It builds a body of expertise in mutual housing or coop development and provide a range of support services.

Section 8 housing vouchers is a HUD program which provides low income families with a choice in renting units beyond existing fair market rents through rent subsidies. Eligibility is given to people occupying substandard housing or paying more than half of their income for rent.

Tax exempt bond financing entitles cooperative ownerships structured as charitable organizations to be eligible for public purpose bond financing. Tax exempt bond programs allow "share" loans for cooperative purchases.

Trusts are written instruments that give title to or an interest in real estate. A trustee holds title on behalf of the lender, known as the beneficiary who is the legal owner.

This glossary has been adapted from materials produced by the following:

Randolph, P. H., Laux, B., & Carling, P. J. (1987). In search of housing. Burlington, VT: The Center for Community Change Through Housing and Support, University of Vermont.

Housing Technical Assistance Project (HTAP)
Association for Retarded Citizens
1522 K Street, N.W., Suite 516
Washington, DC 20005

Institute for Community Economics
151 Montague City Road
Greenfield, MA 01301